

**Information to identify the case:**

Debtor 1	<u>David Wadsworth</u>	Social Security number or ITIN	xxx-xx-6787
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Karen L Wadsworth</u>	Social Security number or ITIN	xxx-xx-6988
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-24220-GLT			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David Wadsworth  
fka Karen Latkanich

Karen L Wadsworth

10/10/23

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
David Wadsworth  
Karen L Wadsworth  
Debtors

Case No. 17-24220-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 10, 2023

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ David Wadsworth, Karen L Wadsworth, 309 Baltimore Street, Belle Vernon, PA 15012-1562
14714448	+ Wesbanco Inc, 1 Bank Plaza, Wheeling, WV 26003-3565
14714449	+ Westmoreland Community Federal, 1007 Georges Station Road, Greensburg, PA 15601-6982

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 11 2023 08:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 11 2023 04:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 11 2023 04:32:00	Carrington Mortgage Services, LLC, et al., 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
cr	Email/Text: pconley@westmorelandfcu.org	Oct 11 2023 04:33:00	Westmoreland Community Federal Credit Union, 230 Theobald Avenue, BUILDING G, GREENSBURGH, PA 15601
cr	+ Email/Text: bankrupt-adjdept@wesbanco.com	Oct 11 2023 04:33:00	WESBANCO BANK, INC, 1 BANK PLAZA, WHEELING, WV 26003-3565
14759829	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 11 2023 04:32:00	Bank of America, N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
14714439	+ EDI: TSYS2	Oct 11 2023 08:27:00	Brclysbankde, Po Box 8803, Wilmington, DE 19899-8803
14714440	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 11 2023 04:32:00	Carrington Mortgage Services, 1600 South Douglass Road,, Suite 200-A, Anaheim, CA 92806-5948
15558806	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 11 2023 04:32:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
14714441	+ EDI: WFNNB.COM	Oct 11 2023 08:27:00	Cb/buckle, Po Box 182789, Columbus, OH 43218-2789
14714442	EDI: DISCOVER.COM	Oct 11 2023 08:27:00	Discoverbank, Po Box 15316, Wilmington, DE 19850
14714443	EDI: IRS.COM	Oct 11 2023 08:27:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114

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14714444	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 11 2023 04:33:00	Midland Fund, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
14754122	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 11 2023 04:33:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14714445	EDI: PENNDEPTREV	Oct 11 2023 08:27:00	PA Dept. of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14714445	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 11 2023 04:33:00	PA Dept. of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14726564	EDI: PRA.COM	Oct 11 2023 08:27:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14715308	+ EDI: RECOVERYCORP.COM	Oct 11 2023 08:27:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14728243	EDI: PENNDEPTREV	Oct 11 2023 08:27:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14728243	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 11 2023 04:33:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14732037	+ Email/Text: ebnpeoples@grblaw.com	Oct 11 2023 04:32:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14790338	EDI: Q3G.COM	Oct 11 2023 08:27:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
14714446	+ EDI: CITICORP.COM	Oct 11 2023 08:27:00	Sunoco/citi, Po Box 6497, Sioux Falls, SD 57117-6497
14714447	Email/Text: vci.bkcy@vwcredit.com	Oct 11 2023 04:33:00	Vw Credit, 2333 Waukeegan Rd, Deerfield, IL 60015
14725481	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Oct 11 2023 04:32:00	VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
14757816	EDI: AIS.COM	Oct 11 2023 08:27:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14743848	EDI: WFFC2	Oct 11 2023 08:27:00	Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657
14714450	+ EDI: WFFC2	Oct 11 2023 08:27:00	Wfds/wds, Po Box 1697, Winterville, NC 28590-1697

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		Carrington Mortgage Services, LLC
cr		VW Credit, Inc.
14745576		Westmoreland Community Federal Credit Union
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15427555	*P++	PHEPLE FEDERAL CREDIT UNION, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG PA 15601-3734, address filed with court:, PHEPLE FEDERAL CREDIT UNION, 230 THEOBOLD AVENUE, GREENSBURG, PA 15601
14714451	*P++	PHEPLE FEDERAL CREDIT UNION, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG PA 15601-3734, address filed with court:, Wstmrlnd Fcu, 238 S Pennsylvania Ave, Greensburg, PA 15601

TOTAL: 4 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

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## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 12, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2023 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor VW Credit Inc. bnicholas@kmlawgroup.com
Corey J. Sacca	on behalf of Debtor David Wadsworth csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com
Corey J. Sacca	on behalf of Joint Debtor Karen L Wadsworth csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com
Heather Stacey Riloff	on behalf of Creditor Carrington Mortgage Services LLC logsecf@logs.com, Michelle@mvrlaw.com
Kevin Scott Frankel	on behalf of Creditor Carrington Mortgage Services LLC, et al. pabk@logs.com, logsecf@logs.com
Kristen D. Little	on behalf of Creditor BANK OF AMERICA N.A. KRLITTLE@FIRSTAM.COM
Kristen D. Little	on behalf of Creditor Carrington Mortgage Services LLC, et al. KRLITTLE@FIRSTAM.COM
Natalie Norina Piscione	on behalf of Creditor Westmoreland Community Federal Credit Union covellilawoffices@yahoo.com ndantonio@covellilaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 11